

ARBITRATION
AND
MEDIATION CENTER

# ADMINISTRATIVE PANEL DECISION

Stripe, Inc. v. Stripe Chain, StripeChain Inc Case No. DIO2025-0007

#### 1. The Parties

Complainant is Stripe, Inc., United States of America (hereinafter "United States"), represented Paul D. McGrady, Jr., Elster & McGrady LLC, United States.

Respondent is Stripe Chain, StripeChain Inc, United States.

## 2. The Domain Name and Registrar

The disputed domain name <stripechain.io> (hereinafter "Disputed Domain Name") is registered with Tucows Domains Inc. (the "Registrar").

### 3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on March 21, 2025. On March 24, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Disputed Domain Name. On March 24, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information which differed from the named Respondent (REDACTED FOR PRIVACY,) and contact information in the Complaint. The Center sent an email communication to the Complainant on March 25, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an Amended Complaint on March 29, 2025.

The Center verified that the Complaint satisfied the formal requirements of the .IO Domain Name Dispute Resolution Policy (the "Policy"), the Rules for .IO Domain Name Dispute Resolution Policy (the "Rules"), and the WIPO Supplemental Rules for .IO Domain Name Dispute Resolution Policy (the "Supplemental Rules").

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified Respondent of the Complaint, and the proceedings commenced on March 31, 2025. In accordance with the Rules, paragraph 5, the due date for Response was April 20, 2025. Respondent did not submit any response. Accordingly, the Center notified Respondent's default on April 25, 2025.

The Center appointed Lawrence K. Nodine as the sole panelist in this matter on May 5, 2025. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7.

### 4. Factual Background

Complainant is a technology company that builds economic infrastructure for the Internet. Since at least as early as 2011, Complainant has used its STRIPE trademark (hereinafter the "Mark") in connection with financial services and payment processing services in the United States, the United Kingdom and in many other jurisdictions.

Millions of businesses use Complainant's software to accept payments and manage their businesses online. Stripe is available for businesses in over 40 countries, including the United Kingdom. Stripe uses its website at <stripe.com> for diverse purposes, including to publish its documentation, libraries, and API resources.

STRIPE Mark has been recognized as "well-known" in the context of disputes under the Policy. See *Stripe, Inc. v. Privacy Service Provided by Withheld for Privacy ehf / Joy Okoro*, WIPO Case No. <u>D2021-2288</u> (STRIPE trademark "well-known").

Complainant owns at least two registrations for its STRIPE trademark (hereinafter the "Mark"):

- United States Registration No. 4,451,679 (registered on December 17, 2013)
- United Kingdom Registration No. UK00910112498 (registered on December 14, 2011)

On December 28, 2024, Respondent registered the Disputed Domain Name, which resolved to a website (hereinafter "Disputed Website") that included the statement that "StripeChain, powered by Stripe, is a next generation blockchain for fast, scalable, low-cost global payments. Its native token, STIPE, powers transactions, staking, and governance, bridging blockchain with real-world commerce."

Soon after Complainant sent takedown requests in January 2025 to the host of the Disputed Domain Name, the Disputed Website displayed notice that "This site can't be reached."

#### 5. Parties' Contentions

#### A. Complainant

Complainant contends that it has satisfied all elements of the .IO Policy. In particular, Complainant contends that Respondent fraudulently asserts that it is affiliated with Complainant and falsely asserts that Complainant is using the Disputed Domain Name to offer payment services based on a blockchain platform.

Complainant contends that Respondent intentionally sought to mislead Internet users by impersonating Complainant and thereby inducing Internet users to divulge personal information, such as access to Internet users' cryptocurrency wallets.

The Disputed Website did not have legitimate links to its own "Terms and Conditions" or "Privacy Policy." Instead, the "Privacy & terms" link on the Disputed Website redirected users to Complainant's privacy page.

Complainant contends that Respondent's deactivation of the Disputed Website constitutes bad faith passive holding and that there is no conceivable good faith explanation for Respondent's registration of the Disputed Domain Name.

## B. Respondent

Respondent did not submit a response to the Amended Complaint.

### 6. Discussion and Findings

As the criteria under the .IO Policy are similar to the criteria under the Uniform Domain Name Dispute Resolution Policy (UDRP), the Panel considers that the principles which have been developed under the UDRP (notably including the WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition, ("WIPO Overview 3.0") may be applied where appropriate under the .IO Policy. See *LINBIT HA-Solutions GmbH v. Xvz William*, WIPO Case No. DIO2024-0040.

### A. Identical or Confusingly Similar

Complainant has shown rights in respect of a trademark or service mark for the purposes of the .IO Policy.

The Mark is reproduced in its entirety and recognizable within the Disputed Domain. The addition of the word "chain" does not prevent a finding of confusing similarity between the Disputed Domain Name and the Mark for the purposes of the .IO Policy. Compare <u>WIPO Overview 3.0</u>, sections 1.7 and 1.8.

The Panel finds the first element of the .IO Policy has been established.

## **B. Rights or Legitimate Interests**

Although the overall burden of proof in these proceedings, as under UDRP proceedings, is on the complainant, panels have recognized that proving a respondent lacks rights or legitimate interests in a domain name may result in the difficult task of "proving a negative", requiring information that is often primarily within the knowledge or control of the respondent. As such, where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on this element shifts to the respondent to come forward with relevant evidence demonstrating rights or legitimate interests in the domain name (although the burden of proof always remains on the complainant). If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element. WIPO Overview 3.0, section 2.1.

Having reviewed the available record, the Panel finds Complainant has established a prima facie case that Respondent lacks rights or legitimate interests in the Disputed Domain Name. Respondent has not rebutted Complainant's prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the Disputed Domain Name such as those enumerated in the Policy or otherwise.

On the Disputed Website, Respondent falsely states that "StripeChain, powered by Stripe, is a next generation blockchain for fast, scalable, low-cost global payments." Respondent also falsely claims affiliation with Complainant by linking to Complainant's terms and conditions. See Section 2.13.1 of the WIPO Overview (phishing, unauthorized account access/hacking, impersonation/passing off, or other types of fraud can never confer rights or legitimate interests on a respondent.).

The Panel finds the second element of the .IO Policy has been established.

## C. Registered or Used in Bad Faith

Respondent's false assertion that it is "powered by Stripe" and its linking to Complainant's terms and conditions are admissions that Respondent was aware of and intended to target Complainant when it registered the Disputed Domain Name. Based on this evidence, the Panel finds that Respondent registered the Disputed Domain Name in bad faith.

Unlike the UDRP, which requires that Complainant prove that Respondent registered *and* uses the Disputed Domain Name in bad faith, the .IO Policy only requires that Complainant prove bad faith registration *or* use. .IO Policy, paragraph 4(a)(iii).

The Panel finds that the third element of the .IO Policy has been established.

## 7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the .IO Policy and 15 of the .IO Rules, the Panel orders that the Disputed Domain Name <stripechain.io> be transferred to Complainant.

/Lawrence K. Nodine/ Lawrence K. Nodine Sole Panelist

Date: May 19, 2025